

Information to identify the case:

Debtor 1 Estate of Gertrude M. Dobres

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7096

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-21106-RG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Estate of Gertrude M. Dobres

11/18/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Estate of Gertrude M. Dobres
Debtor(s)

Case No. 17-21106-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Nov 18, 2020

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	+ Estate of Gertrude M. Dobres, 158 Piaget Ave, Unit #A-1, Clifton, NJ 07011-1843
516994639	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516855547	+ CAP1/LIZ, PO BOX 703, WOOD DALE, IL 60191-0703
517113684	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
516855562	+ FREDERIC WEINBERG & ASSC., 1200 LAUREL OAK ROAD, Voorhees, NJ 08043-4323
516855566	+ PRSM/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
518912055	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517029364	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2020 22:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 18 2020 22:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516855543	EDI: BANKAMER.COM	Nov 19 2020 01:58:00	BANKAMERICA, PO BOX 982238, EL PASO, TX 79998
517002371	EDI: BANKAMER.COM	Nov 19 2020 01:58:00	BANK OF AMERICA N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
516855542	+ EDI: BANKAMER.COM	Nov 19 2020 01:58:00	BANKAMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
516855546	+ EDI: BANKAMER.COM	Nov 19 2020 01:58:00	BK OF AMER, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
517014535	EDI: BANKAMER.COM	Nov 19 2020 01:58:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516855553	+ EDI: CITICORP.COM	Nov 19 2020 01:58:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
516855554	+ EDI: CITICORP.COM	Nov 19 2020 01:58:00	CITI, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516855555	+ EDI: CITICORP.COM	Nov 19 2020 01:58:00	CITI-SHELL, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516855556	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 18 2020 22:00:00	CITIZNSBNKNA, 1000 LAFAYETTE BLVD, BRIDGEPORT, CT 06604
516855557	+ EDI: WFNNB.COM	Nov 19 2020 01:58:00	COMENITY BANK/ANNTYLR, PO BOX 182273, COLUMBUS, OH 43218-2273
516855558	+ EDI: WFNNB.COM	Nov 19 2020 01:58:00	COMENITY BANK/AVENUE, PO BOX 182789,

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			COLUMBUS, OH 43218-2789
516855559	+ EDI: WFNNB.COM	Nov 19 2020 01:58:00	COMENITY BANK/DRESSBRN, PO BOX 182789, COLUMBUS, OH 43218-2789
517083039	EDI: BL-BECKET.COM	Nov 19 2020 01:58:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516855560	+ EDI: DISCOVER.COM	Nov 19 2020 01:58:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
516855561	EDI: CITICORP.COM	Nov 19 2020 01:58:00	DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040
517113685	EDI: Q3G.COM	Nov 19 2020 01:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516868801	EDI: DISCOVER.COM	Nov 19 2020 01:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516855548	EDI: JPMORGANCHASE	Nov 19 2020 01:58:00	CHASE, PO BOX 901003, FT WORTH, TX 76101
516855549	EDI: JPMORGANCHASE	Nov 19 2020 01:58:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516855563	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 18 2020 22:00:00	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
516855564	+ EDI: WFNNB.COM	Nov 19 2020 01:58:00	MANDEES, 401 HACKENSACK AVE, HACKENSACK, NJ 07601-6411
516855565	+ EDI: MID8.COM	Nov 19 2020 01:58:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517087211	+ EDI: MID8.COM	Nov 19 2020 01:58:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
517080541	EDI: Q3G.COM	Nov 19 2020 01:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516855567	+ EDI: CITICORP.COM	Nov 19 2020 01:58:00	SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
516855568	+ EDI: STFM.COM	Nov 19 2020 01:58:00	STATE FARM FINANCIAL S, 3 STATE FARM PLAZA N-4, BLOOMINGTON, IL 61791-0002
516855569	+ EDI: CITICORP.COM	Nov 19 2020 01:58:00	SUNOCO/CITI, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516855570	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
516855571	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	SYNCB/JC PENNEY DC, PO BOX 965007, ORLANDO, FL 32896-5007
516855572	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
516855574	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	SYNCB/LINEN N THINGS, PO BOX 965005, ORLANDO, FL 32896-5005
516855575	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
516855576	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	SYNCB/PC RICHARD, PO BOX 965036, ORLANDO, FL 32896-5036
516855577	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	SYNCB/WALMART DC, PO BOX 965024, ORLANDO, FL 32896-5024
516981547	EDI: BECKLEE.COM	Nov 19 2020 01:58:00	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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516857861	+ EDI: RMSC.COM	Nov 19 2020 01:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516855578	+ EDI: CITICORP.COM	Nov 19 2020 01:58:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
516855579	EDI: TFSR.COM	Nov 19 2020 01:58:00	TOYOTA MOTOR CREDIT, 4 GATEHALL DR. #350, PARSIPPANY, NJ 07054
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516855544	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, BANKAMERICA, PO BOX 982238, EL PASO, TX 79998
516855545	*+	BANKAMERICA, 4909 SAVARESE CIR, TAMPA, FL 33634-2413
516855550	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516855551	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516855552	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
516855573	*+	SYNCB/JCP, PO BOX 965007, ORLANDO, FL 32896-5007
518912056	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516855580	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, TOYOTA MOTOR CREDIT, 4 GATEHALL DR. #350, PARSIPPANY, NJ 07054

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Estate of Gertrude M. Dobres ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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